In re: Robert Wendell Gardner Christianne Gardner Debtors Case No. 18-33883-maw Chapter 7

CERTIFICATE OF NOTICE

District/off: 0647-3 User: admin Page 1 of 2 Date Rcvd: Dec 18, 2018 Form ID: 309A Total Noticed: 50

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Dec 20, 2018.
db/db
                       +Robert Wendell Gardner,
                                                              Christianne Gardner, 4847 Hollyview Drive,
                          Vermilion, OH 44089-1616
                       +Patti Baumgartner-Novak,
                                                                 3015 Navarre Avenue #203,
                                                                                                           Oregon, OH 43616-3339
25788168
                       +Artesia Spring white, 8100 West Ridge Road, Elyria, OH 44035-1948
+Attorney Richard Avis, P.O. Box 31579, Chicago, IL 60631-0579
+Brecksville Commons Office, 8223 Brecksvile Rd., Brecksville, OH 44141-1371
25788169
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25788171
                       +Bureau of Workers Compensation, 30 West Spring Street, Columbus, OH 43215-2256
                      +COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMB (address filed with court: Columbia Gas, P.O. Box 117, Columbus, OH 43216)
+Cavalry Spv I, Llc, 4645 Executive Drive, Columbus, OH 43220-3601
+Cleveland Clinic, 9500 Euclid Avenue, Cleveland, OH 44195-0002
25788178
                                                                                                                                        COLUMBUS OH 43215-4157
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                       +Credit Corp, 180 Election Road, Suite 200, Draper, UT 84020-6406
+Credit Management, 7381 Airport View Drive, SW, Rochester, MN 55902-1875
+FFCC, 24700 Chagrin Blvd, Beachwood, OH 44122-5647
25788179
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                       Fed Loan Servicing, P.O. Box 17106, Harrisburg, PA 17106
+Fifth Third Bank, 4400 Liberty Avenue, Vermilion, OH 44089-1908
+Financial Management System, 1701 Golf Road, #2-150, Rolling Meadows, IL 60008-4252
25788183
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                       +Fundbox, 300 Montgomery Street, San Francisco, CA 94104-1921
+Gibraltar Capital Advance, 600 W Jackson Blvd Suite 750, Chi
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                       +Gibraitar Capital Advance, 600 W Jackson Blvd Suite 750, Chicago, IL +James Bunch, 5475 Liberty Avenue, Vermilion, OH 44089-1333 +Judi Fischer, 2869 Whispering Shores Drive, Vermilion, OH 44089-2594 +Keiser University, 1500 NW 49th St., Fort Lauderdale, FL 33309-3700 +Levy & Associates, 4645 Executive Drive, Columbus, OH 43220-3601 +Mt Technologies, 33588 Pin Oak Pkwy, Avon Lake, OH 44012-2320 +National Debt Relief, 11 Broadway 16th Floor, New York, NJ 10004-1313 +Nationwide Insurance, P.O. Box 974. Des Moines TA 50306 0074
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                                                                                                                     Chicago, IL 60661-5683
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                       +Nationwide Insurance, P.O. Box 974, Des Moines, IA 50306-0974
+Norwalk Heating And Air, 192 1/2 Akron Rd., Norwalk, OH 44857-9203
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                      ++PROFESSIONAL RECOVERY CONSULTANTS INC,
                                                                                     2700 MERIDIAN PARKWAY, SUITE 200,
                          DURHAM NC 27713-2450
                       (address filed with court: Professional Recovery Consultants, 2700 Meridian Pkwy,
                          Durham, NC 27713)
                       +State of Ohio Dept. of Taxation, Attn: Bankruptcy Dept., 150 East Gay Street, 21st Fl, Columbus, OH 43215-3191
25788204
                       +Time Warner Cable, 1 Time Warner Cener, New York, NY 10019-6010
+Vactionland FCU, 2409 East Perkins Avenue, Sandusky, OH 44870-5198
Value City Furniture, 950 Forrer Blvd, Cleveland, OH 4520
25788206
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                       +Vermilion Municipal Court, 687 Decatur Street, Vermilion, OH 44089-1152
+Victoria Financial, P.O. Box 607, Norwood, MA 02062-0607
+ZZounds Music, 8 Thornton Road, Oakland, NJ 07436-3116
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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: docket@ohbksource.com Dec 18 2018 22:54:43 William J. Balena,
                          30400 Detroit Road, Suite 106, Westlake, OH 44145
ust
                       +E-mail/Text: ustpregion09.cl.ecf@usdoj.gov Dec 18 2018 22:55:24
                                                                                                                                Cynthia J. Thayer,
                       Thayer, ustpregion 9.C1.ecr@usdo].gov Dec 18 2018 22:55:24 Cynthia J. Thayer, US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234 +EDI: CCS.COM Dec 19 2018 03:38:00 CCS, P.O. Box 607, Boston, MA 02062-0607 +EDI: RMSC.COM Dec 19 2018 03:38:00 Care Credit, P.O. Box 960061, Orlando, FL 32896
25788172
                                                                                                                                       Orlando, FL 32896-0061
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                       +E-mail/Text: bankruptcy@cavps.com Dec 18 2018 22:56:14
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                                                                                                                  Cavalry Portfolio Service,
                          500 Summit Lake Drive, Valhalla, NY 10595-2322
                       +E-mail/Text: bmg.bankruptcy@centurylink.com Dec 18 2018 22:56:06
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                       100 Centurylink Drive, Monroe, LA 71203-2041
+EDI: DCI.COM Dec 19 2018 03:38:00 Diversifi
25788181
                                                                                 Diversified Consultants, P.O. Box 551268,
                          Jacksonville, FL 32255-1268
                       +E-mail/Text: kdoll@fst1952.com Dec 18 2018 22:55:04
25788185
                                                                                                              Finance Systems of Toledo,
                          2821 N Holland Sylvania Rd # C,, Toledo, OH 43615-1871
25788189
                       +E-mail/Text: bankruptcy@huntington.com Dec 18 2018 22:55:51
                                                                                                                         Huntington Bank,
                                                     Columbus, OH 43218-2387
                          P.O. Box 182387,
                       +E-mail/Text: key_bankruptcy_ebnc@keybank.com Dec 18 2018 22:56:10
25788193
                                                                                                                                   Key Bank,
                       P.O. Box 93885, Cleveland, OH 44101-5885
+E-mail/Text: PBS-Provider-Services@mercy.com Dec 18 2018 22:56:32
25788195
                                                                                                                                   Mercy Health,
                          P.O. Box 630827, Cincinnati, OH 45263-0827
                       +EDI: CAPIO.COM Dec 19 2018 03:38:00 Mitchell D. Bluhm & Associates LLC,
25788196
                       2222 Texoma Pkwy, #160, Sherman, TX 75090-2482
+EDI: PRA.COM Dec 19 2018 03:38:00 PRA Receival
                                                                                  PRA Receivables Management, LLC, PO Box 41021,
25789987
                          Norfolk, VA 23541-1021
25788201
                       +E-mail/Text: jenniferk@pcaofmn.com Dec 18 2018 22:56:41
                                                                                                                   Professional Credit Analyst,
                        24 North Front Street, New Ulm, MN 56073-1671 EDI: NEXTEL.COM Dec 19 2018 03:38:00 Sprint,
                                                                                     Sprint,
                                                                                                     P.O. Box 4191,
                                                                                                                               Carol Stream, IL 60197
25788203
                       +EDI: RMSC.COM Dec 19 2018 03:38:00
                                                                                                             200 Crossing Blvd,
25788205
                                                                                    Synchrony Bank,
                       Bridgewater, NJ 08807-2861
+EDI: USBANKARS.COM Dec 19 2018 03:38:00
25788207
                                                                                        US Bank Home Mortgage, 4801 Frederica Street,
                          Owensboro, KY 42301-7441
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District/off: 0647-3 User: admin Page 2 of 2 Date Royd: Dec 18, 2018 Form ID: 309A Total Noticed: 50

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) ***** +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 cr*

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 20, 2018 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 18, 2018 at the address(es) listed below:

Patti Baumgartner-Novak pnovak@bex.net, kroseman@bex.net;OH76@ecfcbis.com William J. Balena on behalf of Debtor Robert Wendell Gardner docket@ohbksource.com, debra@ohbksource.com

William J. Balena on behalf of Debtor Christianne Gardner docket@ohbksource.com, debra@ohbksource.com

TOTAL: 3

Information to identify the case:				
Debtor 1	Robert Wendell Gardner	Social Security number or ITIN xxx-xx-9340		
	First Name Middle Name Last Name	EIN		
Debtor 2	Christianne Gardner	Social Security number or ITIN xxx-xx-0187		
(Spouse, if filing)	First Name Middle Name Last Name	EIN		
United States Bankruptcy Court Northern District of Ohio		Date case filed for chapter 7 12/14/18		
Case number:	18-33883-maw			

Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

with the court				
		About Debtor 1:	About Debtor 2:	
1.	Debtor's full name	Robert Wendell Gardner	Christianne Gardner	
2.	All other names used in the last 8 years			
3.	Address	4847 Hollyview Drive Vermilion, OH 44089	4847 Hollyview Drive Vermilion, OH 44089	
4.	Debtor's attorney Name and address	William J. Balena 30400 Detroit Road Suite 106 Westlake, OH 44145	Contact phone (440) 365–2000 Email: docket@ohbksource.com	
5.	Bankruptcy trustee Name and address	Patti Baumgartner–Novak 3015 Navarre Avenue #203 Oregon, OH 43616	Contact phone (419) 724–2480 Email: pnovak@bex.net	

For more information, see page 2 >

Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

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6. Bankruptcy clerk's office

Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.

United States Bankruptcy Court 1716 Spielbusch Ave Room 411 Toledo, OH 43604 Hours open 9:00 AM – 4:00 PM

Contact phone 419-213-5600

Date: 12/18/18

www.ohnb.uscourts.gov.

7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

February 12, 2019 at 08:00 AM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Location:

Ohio Building, 420 Madison Ave, Room 680, Toledo, OH 43604

*** Valid photo identification required ***
*** Proof of Social Security Number required ***

8. Presumption of abuse

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

The presumption of abuse does not arise.

9. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

You must file a complaint:

- if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or
- if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).

You must file a motion:

 if you assert that the discharge should be denied under § 727(a)(8) or (9).

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

Filing deadline: 4/15/19

10. Proof of claim

Please do not file a proof of claim unless you receive a notice to do so.

No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.

11. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

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